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# Pennsylvania Small Business Loans

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Problems of Small-business Financing

Report

Report to the President and Congress

A Suggested Program for Financing Area Development in Michigan

Loans to Small Business

The Market Place

Technical Assistance Directory, the New DELTA, the Defense Loan & Technical Assistance Program

To Amend Section 4(c) of the Small Business Act

Small Business Administration's Program Delivery

Business Loans Are Easy. . .If You Know the Secrets

Building and Sustaining the Economic Recovery: Pittsburgh, Pennsylvania

Subcommittee Hearing

Full Committee Hearing on Oversight of the Small Business Administration and Its Programs

How to Get Up to \$100,000

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Small Business Administration Fiscal Year 1999 Budget

Resource Directory for Small Business

Small and Minority Business in the Decade of the 80's

Small Business Credit Availability in Light of Recent Small Business Reforms

Full Committee Hearing on the Small Business Administration's Microloan Program

Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations for 1998

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Report of Proceedings

Annual Report

Pennsylvania Minority Business Development Authority

Starting and Operating a Business in Pennsylvania

Markup on Views and Estimates of SBA Budget for Fiscal Year 2011

Mobilization Guide for Small Business: Defense Contracts and Procurement, Materials Assistance, Loans and Tax Privileges, Management Assistance, Conversion Assistance

Small Business Act Amendments, 1960

Small Business Administration--1961

The State Small Business Credit Initiative (SSBCI)

Semiannual Report - Small Business Administration

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The Consumer Finance Industry in Pennsylvania

Federal Disaster Relief Loan Programs

Financing Your Economic Development Under the Area Redevelopment Act

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Pennsylvania Export Assistance Directory

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## **RILEY JOHNSON**

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Problems of Small-business Financing

Nova Science Publishers

Introduction It has been my experience that in almost every walk of life, there are, for want of a better word SECRETS. There are secrets to business, secrets to health, secrets to developing real estate, secrets to wine making you name it. The purpose of this book is to share with you the secrets and tricks of the trade that I have

learned regarding small business loans. These tricks are not grand illusions or mysteries. They are not difficult to understand. They are, like almost all secrets, simple formulas, procedure and principles that if followed, will elevate your success. Business owners have a quality about them which is unlike other individuals, whom do not aspire to own a business. In working with entrepreneurs for over two decades, I have found they literally have a sense of magic about them. The ability to win success, lose it, and win it again; the ability to have vision

and see beyond others in an industry; and the ability to focus with intention and purpose unlike spouses, friends, or associates that may be around them. Thus, the purpose of this book is to help business owners make their magic happen. They are the soul of the economy. I have been in banking and lending for 23 years. The bulk of my career has been working with small business owners who are seeking commercial credit. During this time, I have realized that I have spent the majority of my time answering questions about the start-to-finish process of

business loans. It doesn't matter if I am talking to a client, real estate agent, business broker, mortgage loan broker, etc. Always, the majority of the conversation is focused on the details and how to succeed in the process. The purpose of this book is to answer 90% of these questions. Neither this, nor any book, will be able to give 100% of the answers. The commercial lending industry is always changing and in many ways is subjective in how items are considered for a loan. But, I promise that this book will provide you a solid foundation to move forward in the loan process. This book is an attempt to make the process easy to understand, and at the same time provide a sufficient guide to walk you through every step. It is being written in plain English, like I was sitting across the table from you. I am intentionally trying to avoid terms which only bankers will understand, and I am intentionally not going into details which you will not need to be concerned with. I am also writing this book in a brief version that could be read in a weekend. I know your time is money, and I don't want to waste it. This book is not written, however, as a guide for larger

loan transaction (those over \$10 million). The focus of this book is to aid small business owners and the professionals that serve them. Also, it is intended to be an aid, but not a Band-Aid. In other words, don't try to use this book to cover up problems or deceive lenders. Deception or fraud to lenders is the worst thing you can do. It will waste everyone's time, and could place you in a position which you will regret later. The best thing to do is always be of full disclosure. Find the right loan program, find the right lender, complete the paperwork, and move on to success. It can be as easy as 1, 2, 3 Lending is an art, and this is my interpretation. Borrowers are encouraged to look at all options and available sources. In my quest to be a productive member of the lending and business community, I am genuinely hopeful that this book will be beneficial for you, with these intentions in mind. The greatest moments of my career are when I witness clients succeeding in their business. Be focused. Be successful.

**Report** Xlibris Corporation  
 LowDoc Business Loans Subcommittee  
 Hearing Pennsylvania Minority Business  
 Development Authority Semiannual Report

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Reviews 1961 activities of SBA.  
**A Suggested Program for Financing Area Development in Michigan** DIANE Publishing  
 The SSBCI provides funding to states, territories, and eligible municipalities to expand existing or to create new state small business investment programs, including state capital access programs, collateral support programs, loan participation programs, loan guarantee programs, and venture capital programs. This book examines the SSBCI and its implementation, including Treasury's response to initial program audits conducted by the U.S. Government Accountability Office and Treasury's Office of Inspector General. These audits suggested that SSBCI participants were generally complying with the statute's requirements, but that some compliance problems existed, in that, the Treasury's oversight of the program could be improved; and performance measures were needed to assess the program's efficacy.

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